



252350

LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
01/30/2018	.	
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The Committee on Banking and Insurance (Taddeo) recommended the following:

**Senate Amendment (with title amendment)**

Delete lines 16 - 42

and insert:

(4) Upon the initial issuance and each renewal of a homeowner's insurance policy, the insurer shall ~~must~~ include with the policy documents, in bold type no smaller than 18 points, the following statement:

"LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN



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IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE.  
PLEASE DISCUSS WITH YOUR INSURANCE AGENT."

"FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM OR AN AUTHORIZED INSURER. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD, EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE THESE COVERAGES WITH YOUR INSURANCE AGENT."

The intent of this subsection is to encourage policyholders to purchase sufficient coverage to protect them in case events excluded from the standard homeowners policy, such as law and ordinance enforcement and flood, combine with covered events to produce damage or loss to the insured property. The intent is also to encourage policyholders to discuss these issues with their insurance agent.

Section 2. The amendment made by this act to s. 627.7011, Florida Statutes, applies to policies issued or renewed on or after July 1, 2019.

Section 3. This act shall take effect July 1, 2019.

===== T I T L E A M E N D M E N T =====

And the title is amended as follows:

Delete lines 5 - 7



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40 and insert:

41 absence of law and ordinance and flood insurance  
42 coverage; requiring insurers issuing such policies to  
43 include the disclosure with the policy documents upon  
44 the initial issuance of the policy and each renewal;  
45 providing applicability; providing an